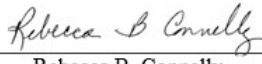




SIGNED THIS 4th day of May, 2020

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.**


Rebecca B. Connelly
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA**

In re
Loretta Lee Fitzgerald

**Chapter 13
Case No 18-50571**

Debtor(s)

ORDER CONFIRMING PLAN

The Chapter 13 Plan filed by the Debtor(s) 3/17/2020, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. § 1325(a);

It is ORDERED that:

- (1) The Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.

(4) Other provisions:

Part 2 of the plan is amended to clarify that the Debtor shall make payments of \$422 per month, beginning April 19, 2020, in addition to the funds on hand of \$9,249.14 as of March 20, 2020. The total estimated payment is \$26,129.

Part 3.1 of the plan is amended to clarify that the Trustee will distribute post -petition arrears on a pro rata basis and has already completed distribution of pre-petition arrears in the amount of \$3,888.69 to US Bank Trust, pursuant to claim #4.

Part 3.3 of the plan is amended to clarify that the Trustee has already distributed \$791.83 to Augusta County Treasurer, pursuant to claim #1.

Part 4.3 of the plan is amended to clarify that the Trustee has already completed distribution of \$4,000 in attorney's fees.

Plan must pay 100% to unsecured creditors pursuant to 11 U.S.C. § 1325 (a) (4) [Chapter 7 Test], and debtor(s) shall promptly amend this confirmed plan if allowed claims are higher than anticipated and the plan no longer yields 100%.

*****End of Order*****

/s/ Herbert L. Beskin

Herbert L. Beskin, Chapter 13 Trustee
VSB # 15050
P.O. Box 2103, Charlottesville VA 22902
Tel: (434) 817-9913, ext. 121
E-mail: hbeskin@cvillech13.net

SEEN AND AGREED

/s/ William T. Harville

William T. Harville, Esq
VSB # 19802
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434-483-5700
Fax : 434-448-0800
Email: harvillebk@gmail.com

Service of this Order is directed to the Debtor(s), Debtor(s) Attorney, the Trustee, the United States Trustee, the Internal Revenue Services, the U.S. Attorney, Debtor(s)' employer (if any wage deduction order is being modified) and all creditors specifically dealt with by the terms of this order.